

In re:
Juanita Godshall
Debtor

Case No. 22-11023-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 22, 2022

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2022:

Recip ID	Recipient Name and Address
db	+ Juanita Godshall, 534A Green Street, Lansdale, PA 19446-3616
14685484	BANK OF AMERICA, P.O. BOX 672050, DALLAS, TX 75267-2050
14685483	+ BANK OF AMERICA N.A. (P), P.O. BOX 673033, DALLAS, TX 75267-3033
14685489	+ CITIZENS BANK N.A. BANKRUPTCY DEPT., 1 CITIZENS DRIVE, MAILSTOP ROP15B, RIVERSIDE, RI 02915-3026
14685500	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
14685501	+ Experian, P.O. Box 9701, Allen, TX 75013-9701
14685502	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14685507	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
14685503	+ Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
14685508	+ Montgomery County Tax Claim Bureau, P.O. Box 190, Norritown PA 19404-0190
14685499	TD BANK NA, P.O. BOX 100290, COLUMBIA, SC 29202-3290
14685498	TD BANK NA ATTN: USBC, 200 CAROLINA POINT PARKWAY, BUILDING B, GREENVILLE, SC 29607-5766
14685506	+ Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mwglaw@msn.com	Apr 22 2022 23:55:00	MICHAEL W. GALLAGHER, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462
tr	+ EDI: FGARYFSEITZ.COM	Apr 23 2022 03:58:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	Email/Text: megan.harper@phila.gov	Apr 22 2022 23:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 23 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 22 2022 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 22 2022 23:55:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Apr 22 2022 23:55:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14685485	EDI: CAPITALONE.COM	Apr 23 2022 03:58:00	CAPITAL ONE, P.O. BOX 71083, CHARLOTTE, NC 28272-1083
14685486	EDI: CAPITALONE.COM	Apr 23 2022 03:58:00	CAPITAL ONE BANKRUPTCY DEPARTMENT (P), P.O. BOX 30285, SALT LAKE CITY, UT

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14685487	EDI: CITICORP.COM		84130-0285
		Apr 23 2022 03:58:00	CITIBANK (P), P.O. BOX 790034, ST. LOUIS, MO 63179-0034
14685488	+ EDI: CITICORP.COM		
		Apr 23 2022 03:58:00	CITIBANK CUSTOMER SERVICE, P.O. BOX 6500, SIOUX FALLS, SD 57117-6500
14685490	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Apr 22 2022 23:55:00	CITIZENS ONE AUTO FINANCE, ONE CITIZENS BANK WAY, JOHNSTON, RI 02919
14685492	EDI: DISCOVER.COM		
		Apr 23 2022 03:58:00	DISCOVER, P.O. BOX 30943, SALT LAKE CITY, UT 84130
14685491	EDI: DISCOVER.COM		
		Apr 23 2022 03:58:00	DISCOVER FINANCIAL SERVICES LLC (P), P.O. BOX 3025, NEW ALBANY, OH 43054-3025
14685504	EDI: IRS.COM		
		Apr 23 2022 03:58:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14685505	EDI: PENNDEPTREV		
		Apr 23 2022 03:58:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14685505	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Apr 22 2022 23:55:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14685493	EDI: RMSC.COM		
		Apr 23 2022 03:58:00	SYNCHRONY BANK ATTN. BANKRUPTCY DEPARTMENT, P.O. BOX 965065, ORLANDO, FL 32896-5065
14685494	EDI: RMSC.COM		
		Apr 23 2022 03:58:00	SYNCHRONY BANK/AMAZON PLCC, P.O. BOX 966015, ORLANDO, FL 32896-5015
14685495	+ EDI: RMSC.COM		
		Apr 23 2022 03:58:00	SYNCHRONY BANK/QVC, P.O. BOX 965005, ORLANDO, FL 32896-5005
14685496	EDI: TDBANKNORTH.COM		
		Apr 23 2022 03:58:00	TD BANK CARD SERVICES, P.O. BOX 84037, COLUMBUS, GA 31908-4037
14685497	EDI: TDBANKNORTH.COM		
		Apr 23 2022 03:58:00	TD BANK N.A., P.O. BOX 84037, COLUMBUS, GA 31908-4037

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2022

Signature: /s/Gustava Winters

Information to identify the case:			
Debtor 1:	Juanita Godshall		Social Security number or ITIN: xxx-xx-6169
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 7 4/21/22
Case number:	22-11023-amc		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Juanita Godshall	
2. All other names used in the last 8 years		
3. Address	534A Green Street Lansdale, PA 19446	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER M.W. Gallagher Esquire 600 West Germantown Pike Suite 400 Plymouth Meeting, PA 19462	Contact phone 484-679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

Debtor **Juanita Godshall**

Case number **22-11023-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 4/22/22
7. Meeting of creditors	May 26, 2022 at 09:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/25/22
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	